

Smartway  
ADVISORS™

Introducing Smartway Advisors™, our team of knowledgeable, helpful and personable experts. Call us auto geeks or call us vehicle visionaries. Either way, call us when you have any questions about buying and owning a vehicle.

Buy or lease? Having a tough time qualifying for financing? Looking for the best deal on a specific model? What's a fair value for your trade-in? Interested in reducing your auto loan interest rate? Our friendly Smartway Advisors are here to help you with all of the ins and outs of finding, choosing, buying, financing and owning your new set of wheels... whether your credit is stellar, non-existent or less-than-perfect.

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Looking for a car or truck?

Smartway  
ADVISORS™

We'll save you time  
and money!

Our advisors make it easy to find, choose and buy your next vehicle, even if you have credit challenges.



# It's the Smartway, no matter which path you choose



Shop for your next car or truck the smart way. Save time and money and avoid the hassle of researching and shopping. We'll provide the personal touch to make your buying process effortless and enjoyable.

#### Auto Knowledge and Information

Be prepared with complete information before you shop: pricing options, market value, availability, financing choices and much more.

#### Relationships with Preferred Local Dealerships

We have established relationships with dealerships that have agreed to provide the lowest possible pricing, a good selection and a positive, no-hassle buying experience.\*

#### Market Pricing and Trade-in Analysis

Know the fair market value of your current vehicle to receive full trade-in value. We'll also provide a market analysis and help you negotiate the best deal before you sign.

#### Vehicle Locator Service

We'll search to find a vehicle that fits your criteria, or the specific make and model you have set your heart on. Whether new or pre-owned, we'll save you time, energy and money locating the car you want and obtaining a fair price.\*\*

#### Financing that Fits

If you don't already have your financing package established, we'll work with Unitus Community Credit Union to help set up the best financing option for you.

\*\* Contact us by phone or check our website for current program pricing and fees.

#### Auto Resource

A service to help you find and buy your next vehicle successfully.



Trust Funding is an integrated auto financing and purchase program designed for working people with credit challenges who want to rebuild their credit. Qualifications are based on your employment history, not on your credit score.

- Get a dependable car you can afford
- Rebuild your credit for a better future
- Say goodbye to crushing interest rates and high payments
- Same fixed 9.99% APR for all\*
- Low down payment
- No minimum credit score
- Qualification based on employment history

Our loan qualification process includes working with you to establish a household budget, then helping you stay on track with your monthly payments. When you qualify, you'll choose from a selection of dependable, pre-owned cars that are approved for a 100,000-mile service contract and are no more than four years old.

Financing is provided by



Call Smartway Advisors at 503.795.7700 or visit us online at [smartwayadvisors.com](http://smartwayadvisors.com)

#### Trust Funding

An integrated auto financing and purchase program for working people with credit challenges.



Even with little or no credit history, you may qualify for an auto loan with Credit Builder. This integrated auto financing and purchase program will help you establish a positive credit history, without requiring a co-signer! College student or recent college grad? New to the United States? Recently divorced or widowed? If you're ready to build up your credit and you need a reliable set of wheels, let's talk Credit Builder.

- No co-signer required
- Loan amounts up to \$15,000
- Low down payment
- Get a dependable, pre-owned car
- Interest rate of 9.99%\*
- No credit history necessary

Good credit is good for your future. Good credit management builds a higher credit score, which reduces your interest rate and will save thousands of dollars when you're ready to finance a home or obtain a credit card. When you qualify for a Credit Builder auto loan, you'll be driving a quality, pre-owned vehicle that's right for you, and you'll be building your credit the smart way.

Financing is provided by



#### Credit Builder

For people who want to build a positive credit history while driving a reliable vehicle.

\*Rate offered by Unitus Community Credit Union as of 9/16/09 and is subject to change without notice. Certain restrictions apply to program eligibility. Unitus Community Credit Union membership required and is open to anyone who lives or works in Washington, Clatsop, Tillamook, Polk, Multnomah, Marion, and Clark (Washington) Counties.